

FRANK P. DOYLE TRUST, ARTICLE IX

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1025998	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,532	\$1,502	-2.0%		
Loans	\$1,092	\$1,052	-3.6%		
Construction & development	\$118	\$100	-15.4%		
Closed-end 1-4 family residential	\$162	\$186	15.1%		
Home equity	\$72	\$70	-1.9%		
Credit card	\$0	\$0			
Other consumer	\$23	\$12	-45.8%		
Commercial & Industrial	\$152	\$142	-6.6%		
Commercial real estate	\$374	\$364	-2.6%		
Unused commitments	\$188	\$194	3.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$66	\$56	-15.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$244	\$263	7.7%		
Cash & balances due	\$33	\$40	21.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,382	\$1,344	-2.7%		
Deposits	\$1,317	\$1,285	-2.4%		
Total other borrowings	\$40	\$35	-13.1%		
FHLB advances	\$39	\$35	-10.3%		
Equity					
Equity capital at quarter end	\$150	\$157	4.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	9.2%	--		
Tier 1 risk based capital ratio	10.1%	11.4%	--		
Total risk based capital ratio	12.3%	13.4%	--		
Return on equity ¹	8.6%	5.7%	--		
Return on assets ¹	0.8%	0.6%	--		
Net interest margin ¹	4.9%	5.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	59.2%	92.9%	--		
Loss provision to net charge-offs (qtr)	157.9%	79.8%	--		
Net charge-offs to average loans and leases ¹	1.4%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	27.4%	14.2%	1.0%	3.3%	--
Closed-end 1-4 family residential	1.1%	1.3%	0.1%	0.0%	--
Home equity	0.2%	1.0%	0.3%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.2%	0.7%	0.8%	--
Commercial & Industrial	1.2%	1.3%	0.9%	1.0%	--
Commercial real estate	2.4%	3.0%	0.1%	0.0%	--
Total loans	4.5%	3.4%	0.4%	0.5%	--